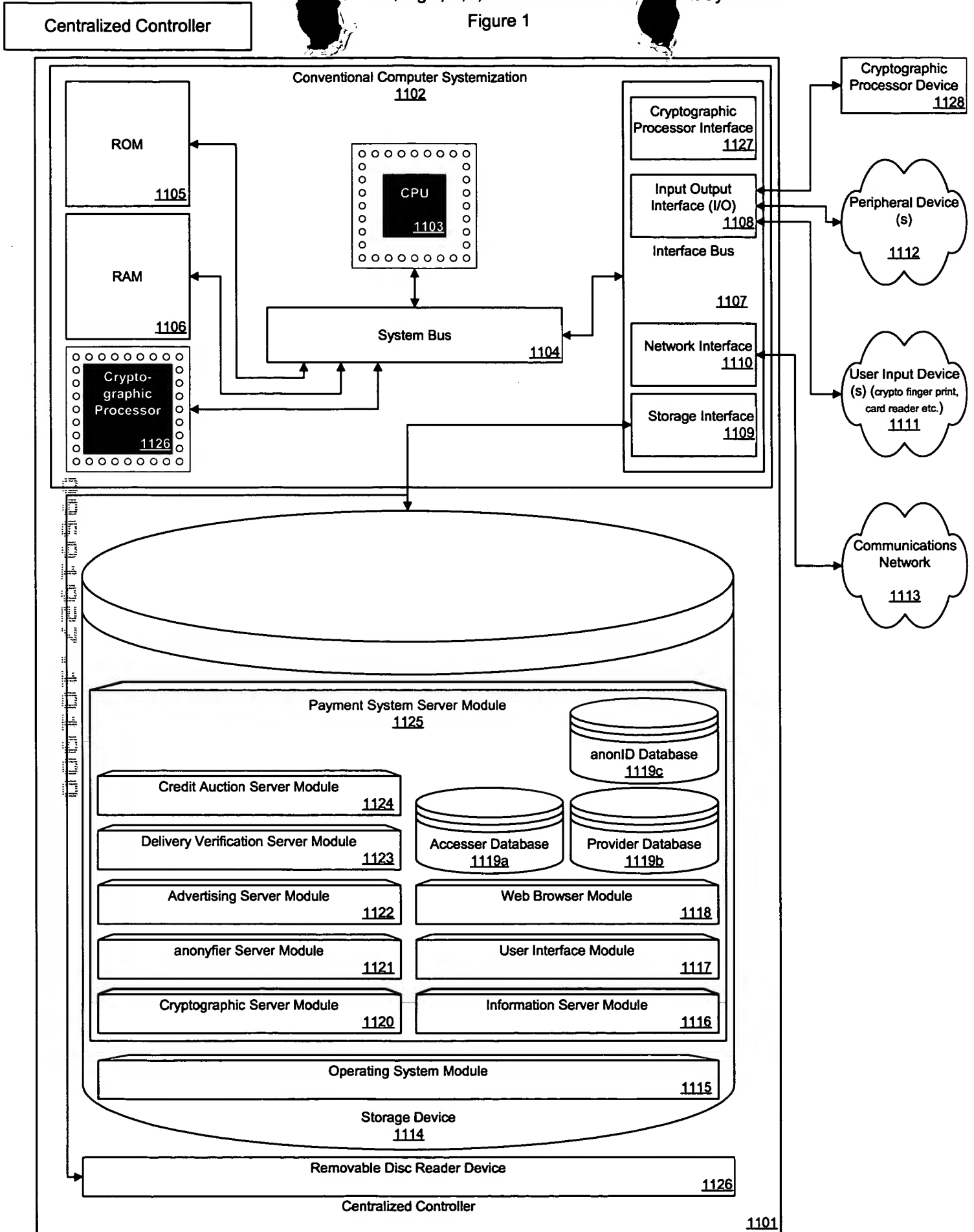


Figure 1



Distributed Payment System

Figure 2

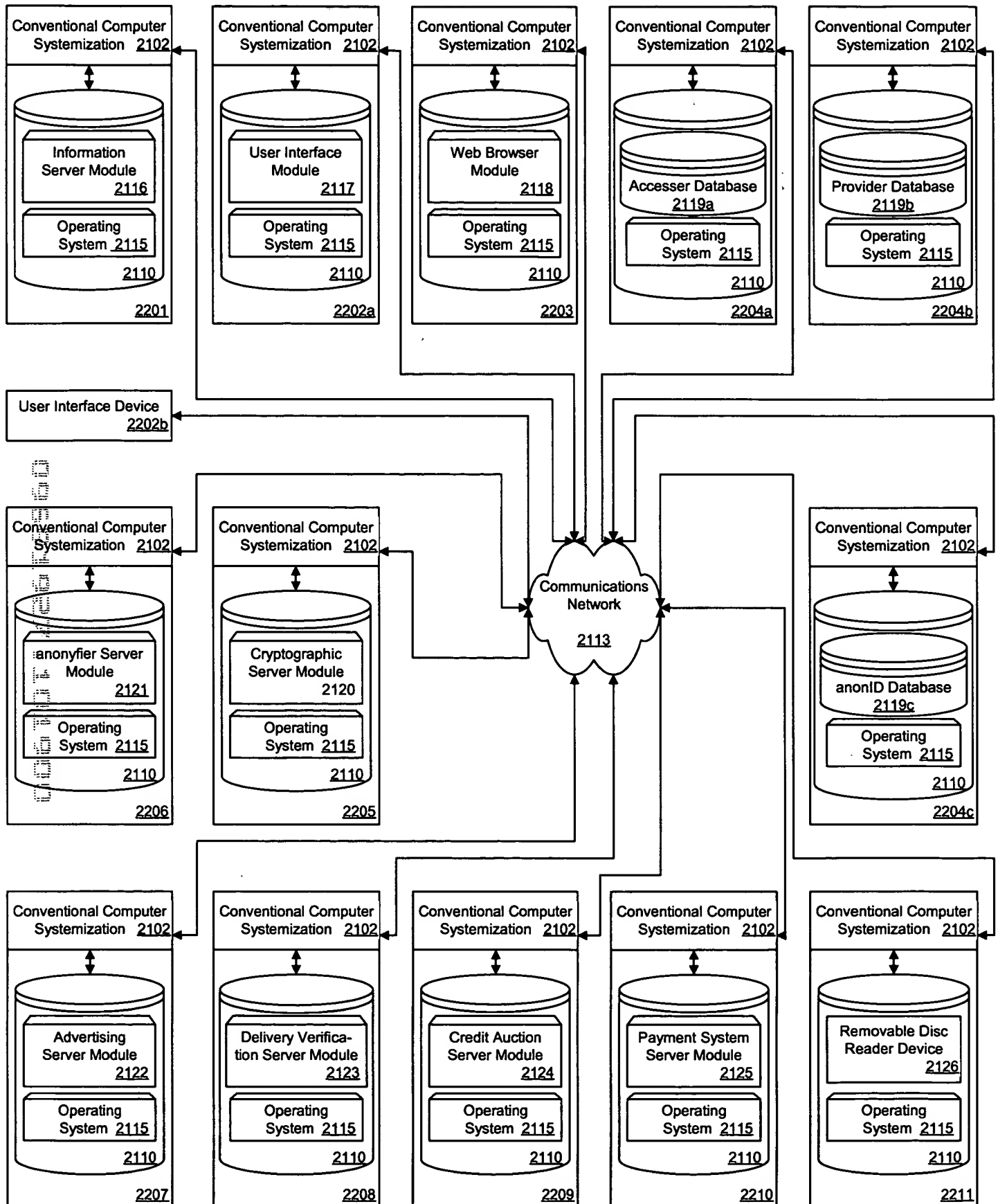
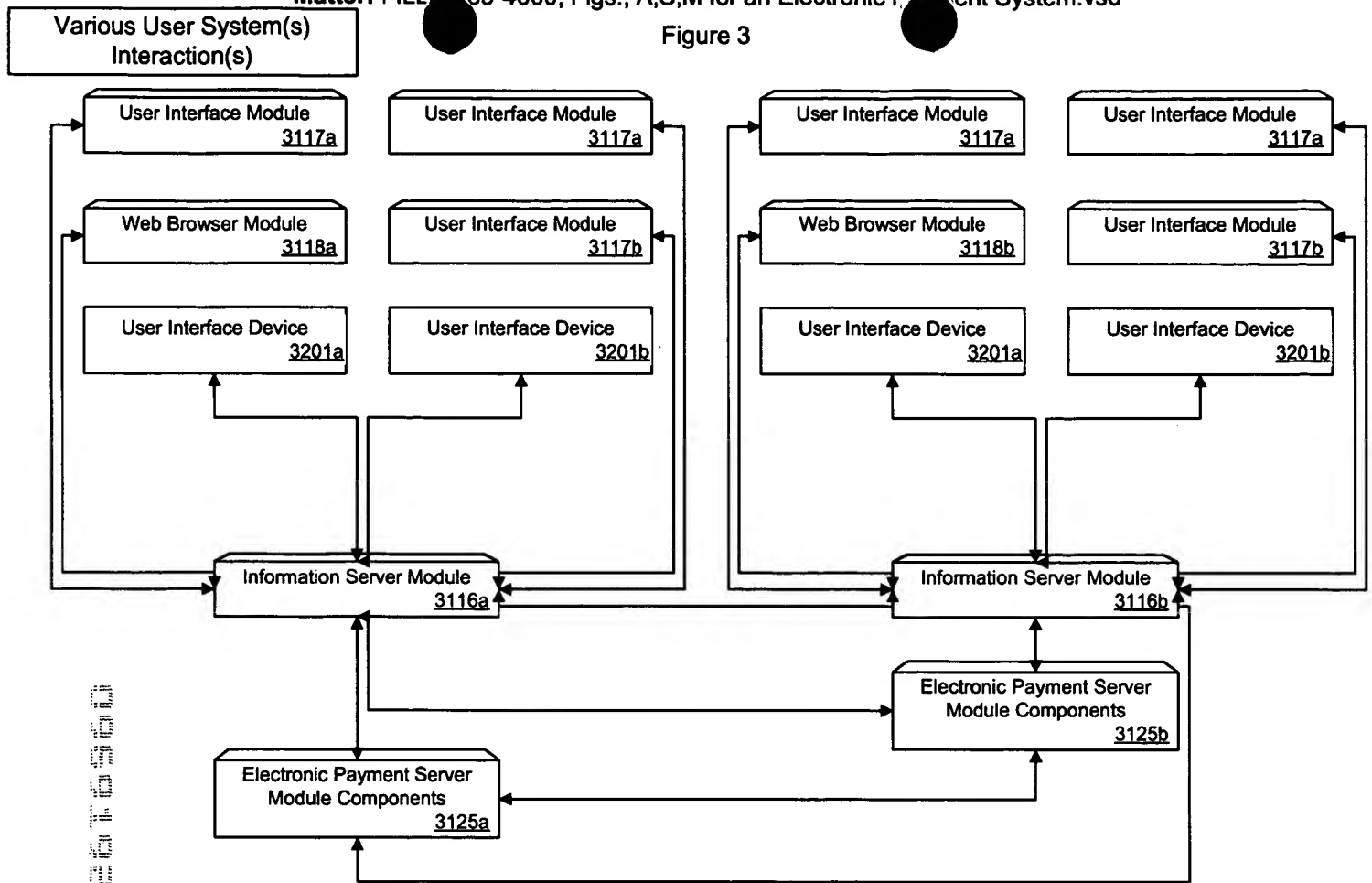
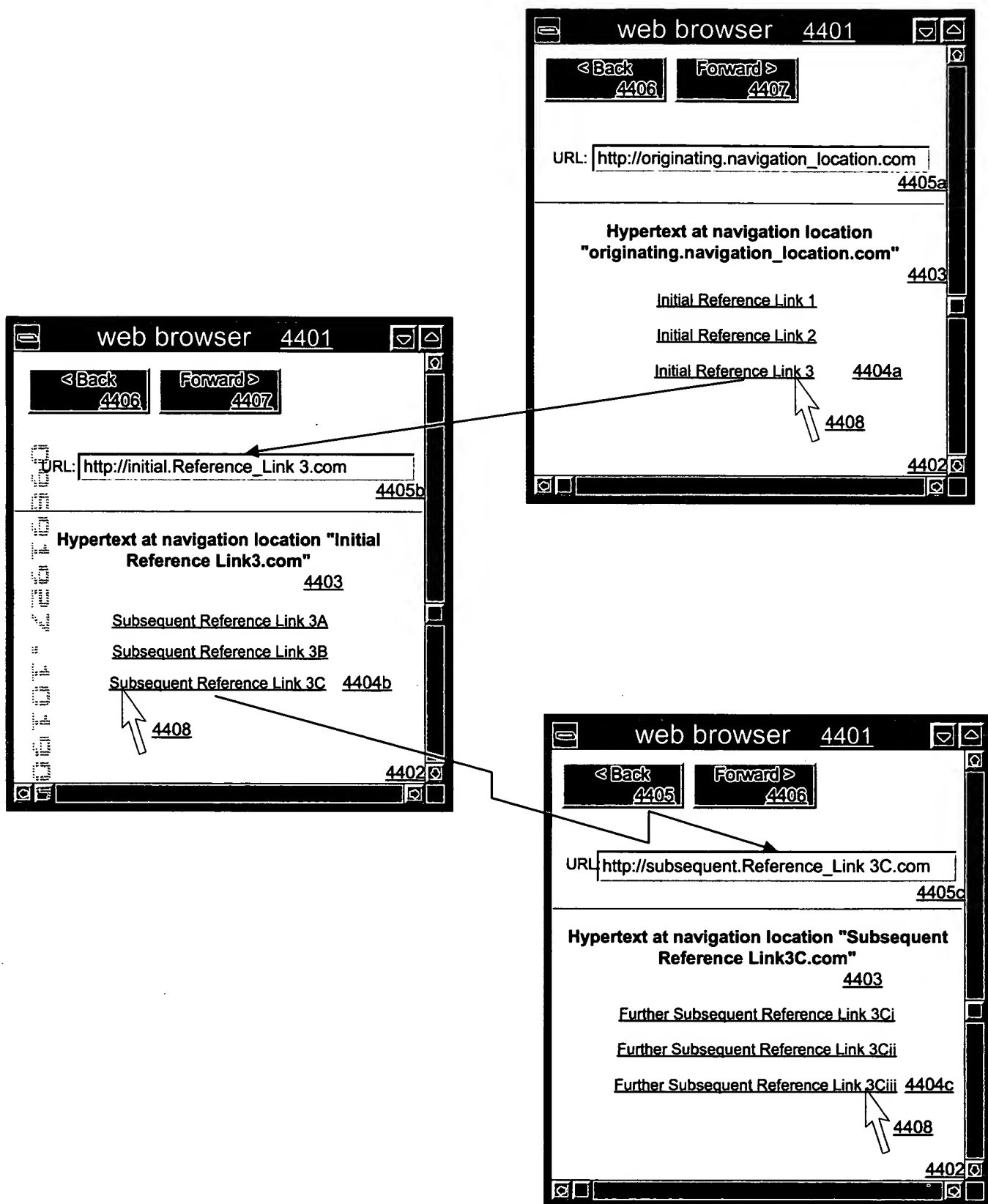


Figure 3



Web Pages, Hypertext,  
Reference and Proximal Links

Figure 4



## Web Forms

Figure 5

web browser 5401

< Back 5406 Forward > 5407

URL: http://a.navigation\_location.com/Order/SelectGoods#priceSegment 5404b

Quantity: 1000 5503

Next Form > 5504a

Total: \$100.00 5505

Next Form > 5504b 5408

5402b

web browser 5401

< Back 5406 Forward > 5407

URL: http://a.navigation\_location.com/Order/SelectGoods 5404a

Hypertext at navigation location 5403

Item: Jelly Beans 5501

Color: Red 5502

Quantity: 1000 5503

Next Form > 5504a 5408

5402a

web browser 5401

< Back 5406 Forward > 5407

URL: http://a.navigation\_location.com/Order/ProvideCustomerInformation 5404c

Hypertext at navigation location 5403

Accesser Name: Jane Doe 5506

Accesser Address: 123 Maple Avenue 5507

Accesser City: New York City 5508

Accesser State: New York 5509

Accesser Zip Code: 10001 5510

Accesser Country: United States of America 5511

Accesser Payment Method: Credit Auction 5512

American Express 5513

Discover

MasterCard

Visa

Accesser Payment Information: 1234 5678 9012 3456 12/01 5514

Submit Order > 5515

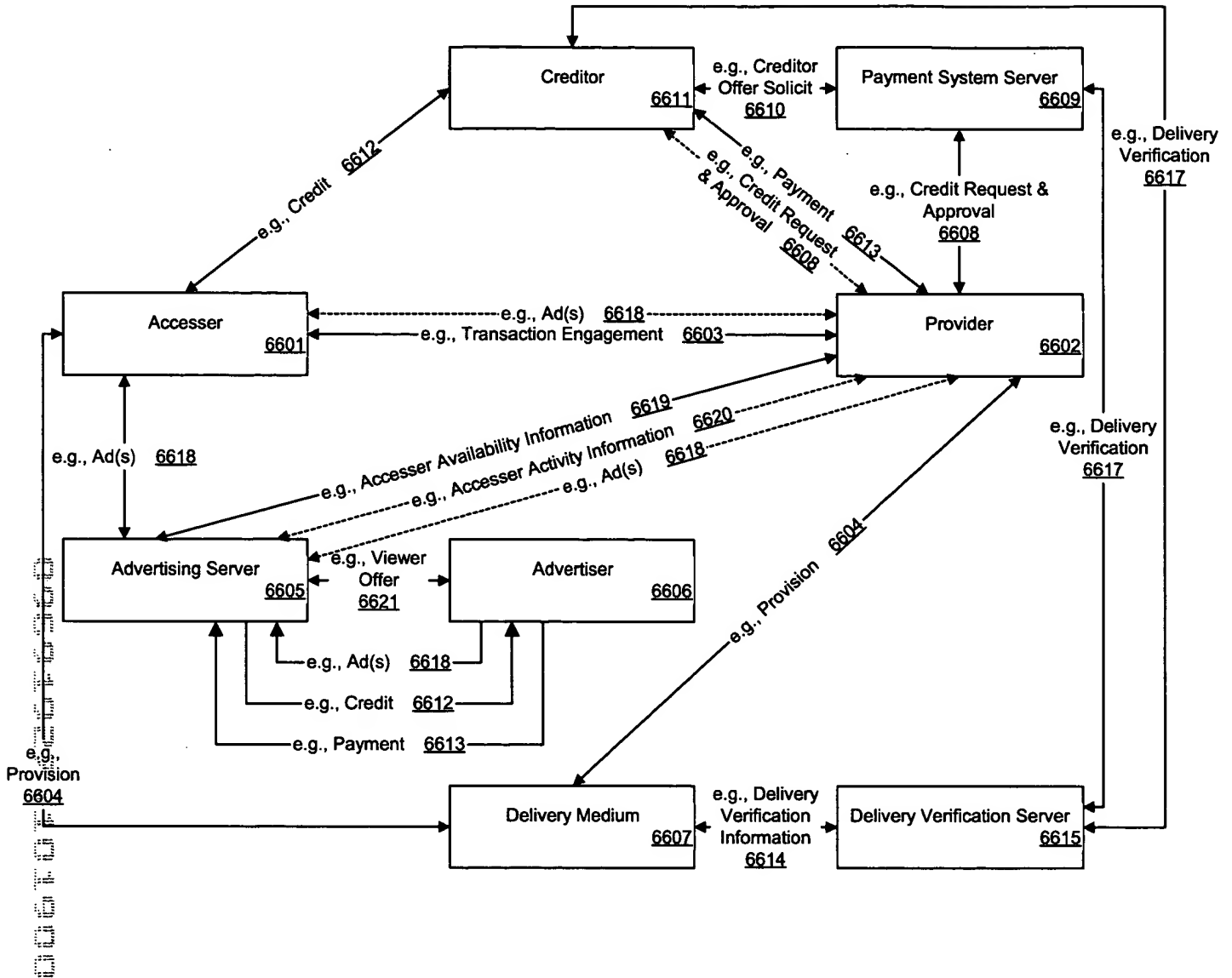
Submit anonID > 5516

5408

5402c

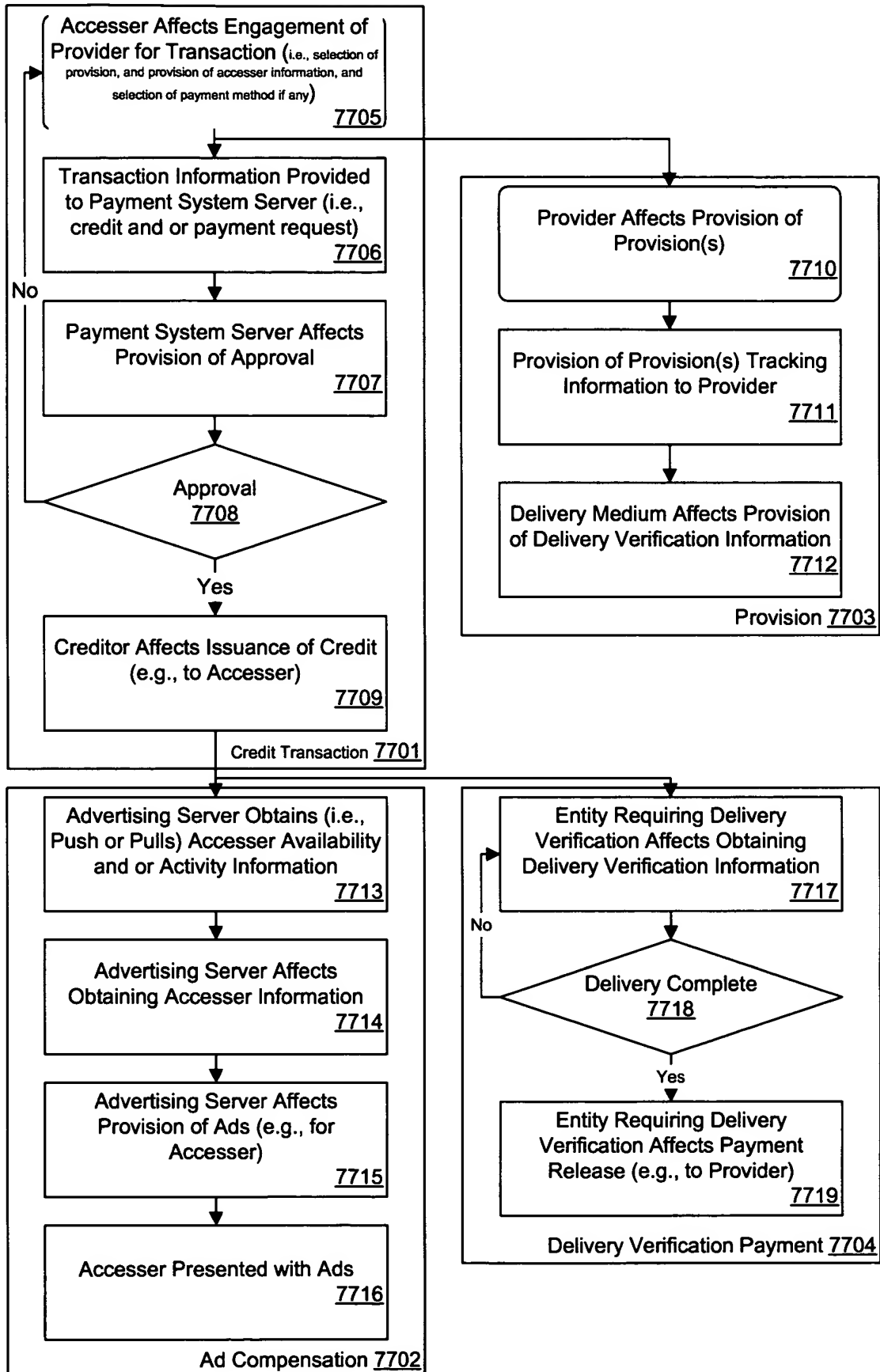
Payment System Interaction(s)

Figure 6

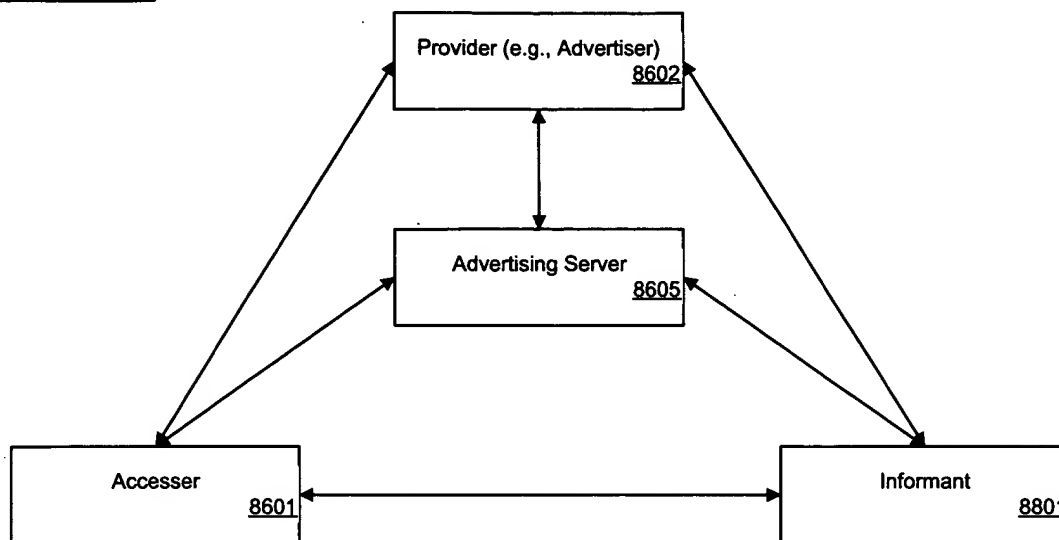


Credit, Provision, Ad Compensation,  
Payment Delivery Verification  
System(s)

Figure 7



**Figure 8**

[illegible]

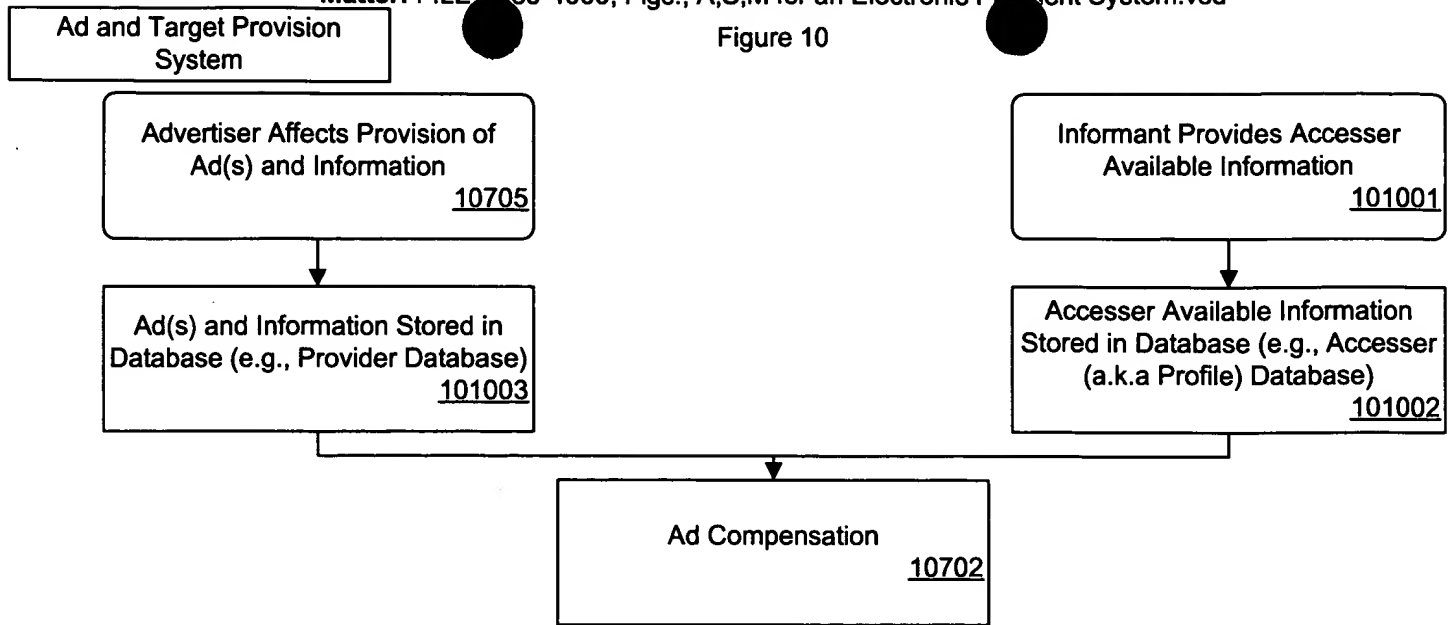


[illegible]

```
graph TD; A[Credit Transaction 9701] --> B[Advertiser(s) (i.e., those available in database) Provided Target (i.e., Target Based on Accesser Availability Information and Accesser Information) 9901]; B --> C[Ad(s) Provided Based on Target and or Provider (e.g., highest $ ads, non-competing products, most relevant, other heuristics, or etc.) 9703]; C --> D[Advertiser(s) Charged 9709]; D --> E[Delivery Verification Payment 9704];
```

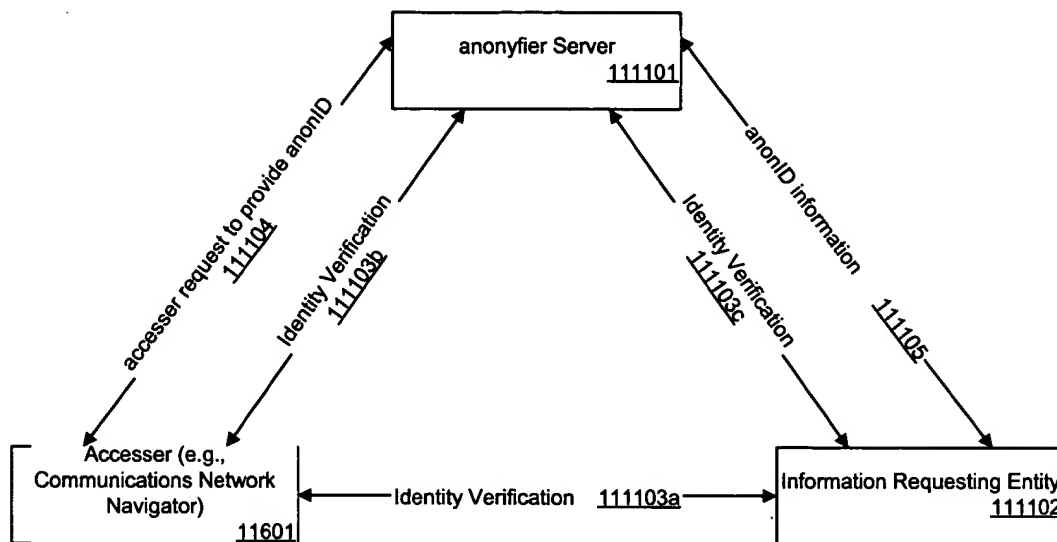
The flowchart illustrates the credit transaction process, starting with a **Credit Transaction** (9701). This leads to a step where **Advertiser(s)** (i.e., those available in database) provide a **Target** (i.e., Target Based on Accesser Availability Information and Accesser Information) (9901). This is followed by **Ad(s)** being provided based on the target and/or provider (e.g., highest \$ ads, non-competing products, most relevant, other heuristics, or etc.) (9703). The process then moves to **Advertiser(s) Charged** (9709), which leads to the final step: **Delivery Verification Payment** (9704).

Figure 10



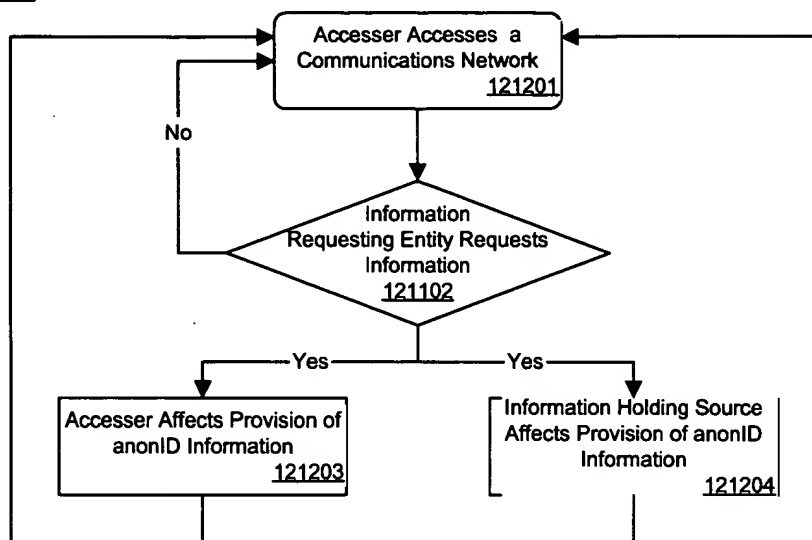
000101-20070900

Figure 11

[illegible]

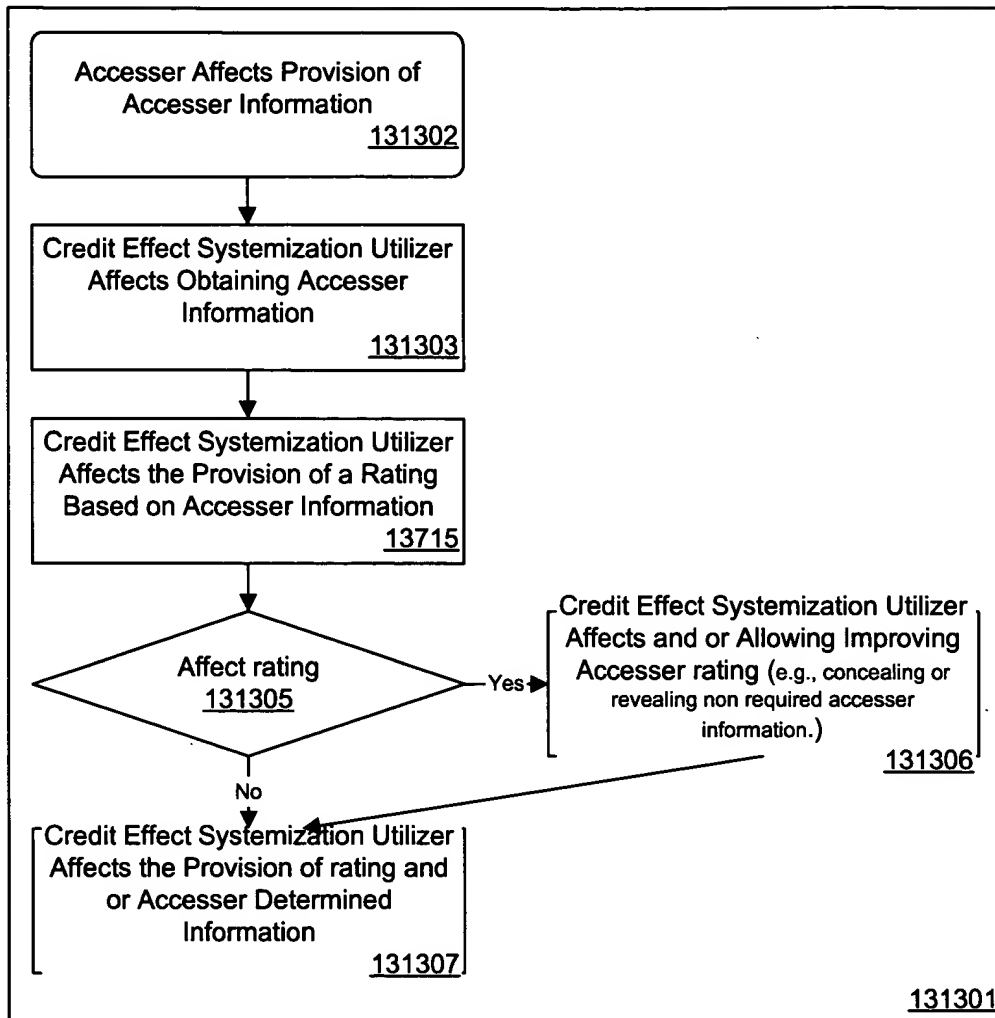
## anonymization System

**Figure 12**

[illegible]

Credit Effect Systemization

Figure 13



```

graph TD
    A["Accesser Affects Provision of Credit Request(s)  
141301"] --> B["Credit Auction Utilizer Affects the Provision of rating and or Determined Accesser Information  
141307"]
    B --> C["Creditors Affect the Provision of Bids for Credit Portion for Accesser Credit Request(s)  
141403"]
    C --> D["Credit Auction Affects Obtaining Preferred Credit Offers (or Solicitations for Offers) Until Request(s) Fulfillment  
141404"]
    D --> E["Credit Auction Affects the Provision of Credit Issuance, Confirmation, and or Approval  
141405"]
    E --> F["141401"]
  
```

**Figure 1.** The effect of the number of trials ( $n$ ) on the probability of error ( $P_e$ ) for the two conditions. The solid line corresponds to the condition where the subject knows the location of the target, while the dashed line corresponds to the condition where the subject does not know the location of the target. The dotted line indicates the theoretical probability of error for random guessing.

```

graph TD
    A["Accesser Affects Provision of Credit  
Request(s)  
151301"] --> B["Payment System Server Affects the  
Provision of rating and or  
Determined Accesser Information  
151307"]
    B --> C["Provider Affects the Provision of  
Credit Issuance, Confirmation, and  
or Approval  
151503"]
    C --> D["151501"]

```

[illegible]

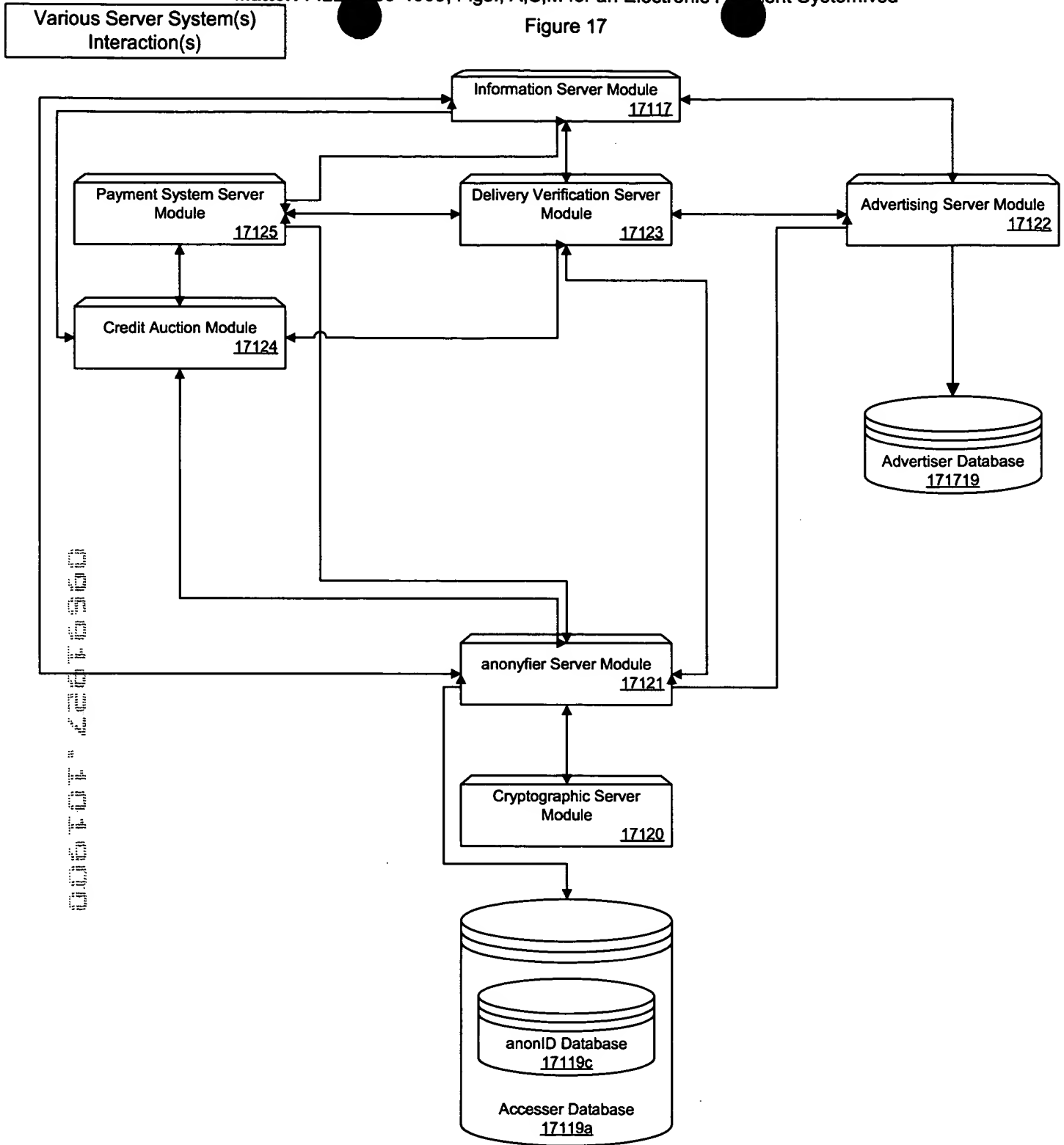
```

graph TD
    161601[161601  
Provision of Accesser anonID  
Information and or Rating is  
Affected] --> 161602[161602  
Provider Employs Accesser  
Information and or rating to Affect  
Offerings and or Solicitations for  
Offerings]
  
```

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Figure 17



web browser

< Back Forward >

URL: <http://a.anonyfierServer.com/Accesser/TransactionAccessSettings>

**anonID disclosure for jelly bean transaction**

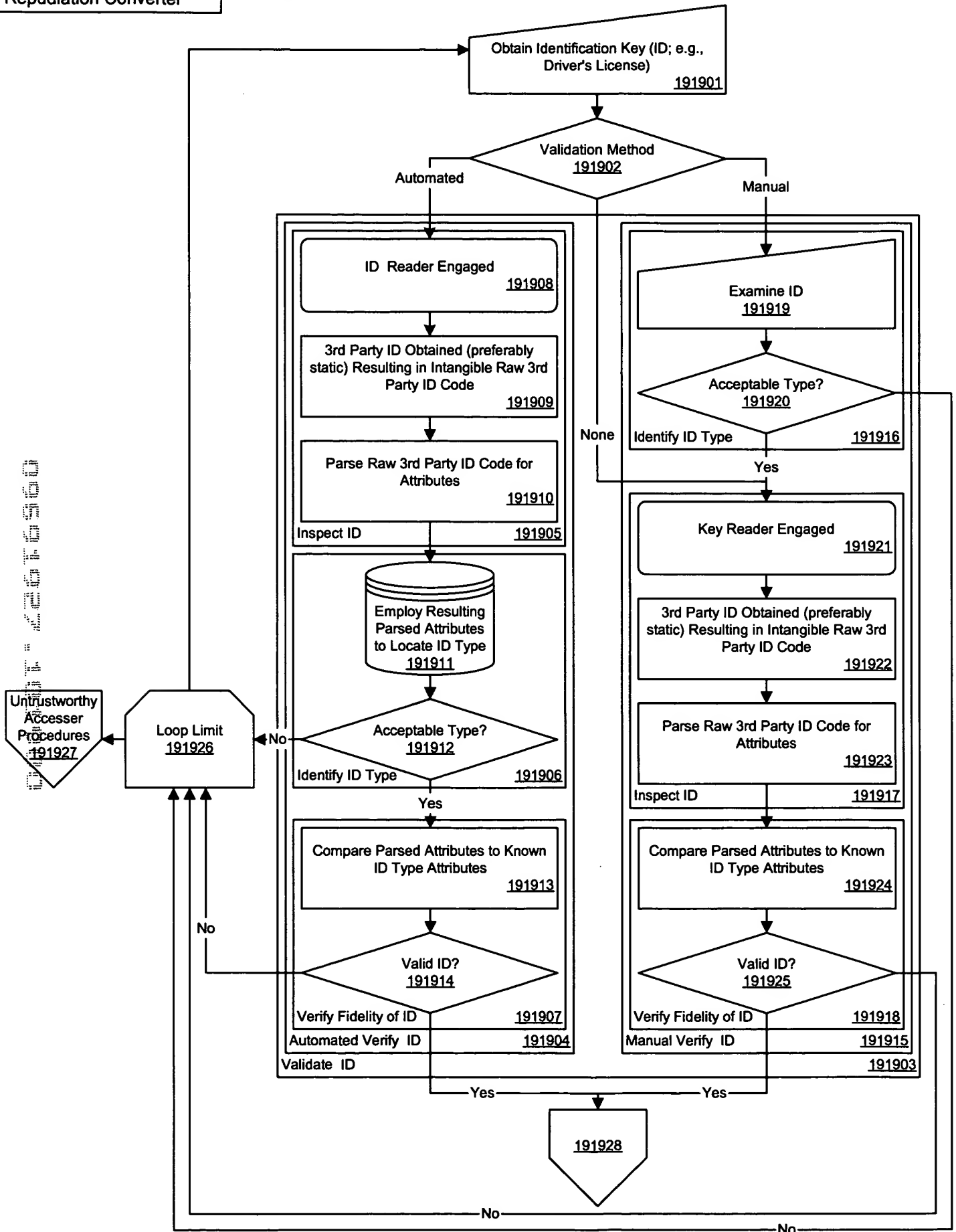
	<u>181801</u> Keep Information Anonymous	<u>181802</u> Current Rating	<u>181803</u> Suggestions to Improve Transaction Rating
Accesser Name: Jane Doe <u>18506</u>	<input checked="" type="checkbox"/>	5	Keep Anonymous
Accesser SSN: 123-45-6789 <u>181816</u>	<input checked="" type="checkbox"/>	1	Keep Anonymous
Accesser Address: 123 Maple Avenue <u>18507</u>	<input type="checkbox"/>	0	Required for Shipping
Accesser City: New York City <u>18508</u>	<input type="checkbox"/>	2	Required for Shipping
Accesser State: New York <u>18509</u>	<input type="checkbox"/>	0	Required for Shipping
Accesser Zip Code: 10001 <u>18510</u>	<input type="checkbox"/>	0	Required for Shipping
Accesser Country: United States of America <u>18511</u>	<input type="checkbox"/>	0	Required for Shipping
<u>181804</u> Accesser Credit Rating:	<input type="checkbox"/>	7	Required for Credit
<u>181806</u> Accesser Credit Transactions:	<input checked="" type="checkbox"/>	5	Keep Anonymous
<u>181807</u> Accesser Web Site Visit Locations:	<input type="checkbox"/>	0	Suggested for Tailoring
<u>181808</u> Accesser Buying Habits:	<input type="checkbox"/>	0	Suggested for Tailoring
<u>181809</u> Accesser Income:	<input type="checkbox"/>	-5	Improves Rating
<u>181810</u> Accesser Liabilities:	<input checked="" type="checkbox"/>	5	Reduces Rating
<u>181811</u> Accesser Assets:	<input type="checkbox"/>	-5	Improves Rating
<u>181812</u> Accesser Net Worth:	<input checked="" type="checkbox"/>	5	Reduces Rating
<u>181813</u> Accesser Medical History:	<input checked="" type="checkbox"/>	5	Keep Anonymous
<u>18408</u>			
<u>181814</u> Overall Rating for This Transaction:	<input type="checkbox"/>	30	Required for Credit

Submit anonID Information >  
181815

18402

Figure 19

Identification Key to Non-Repudiation Converter



Identification Key to Non-Repudiation Converter (cont.)

Figure 20

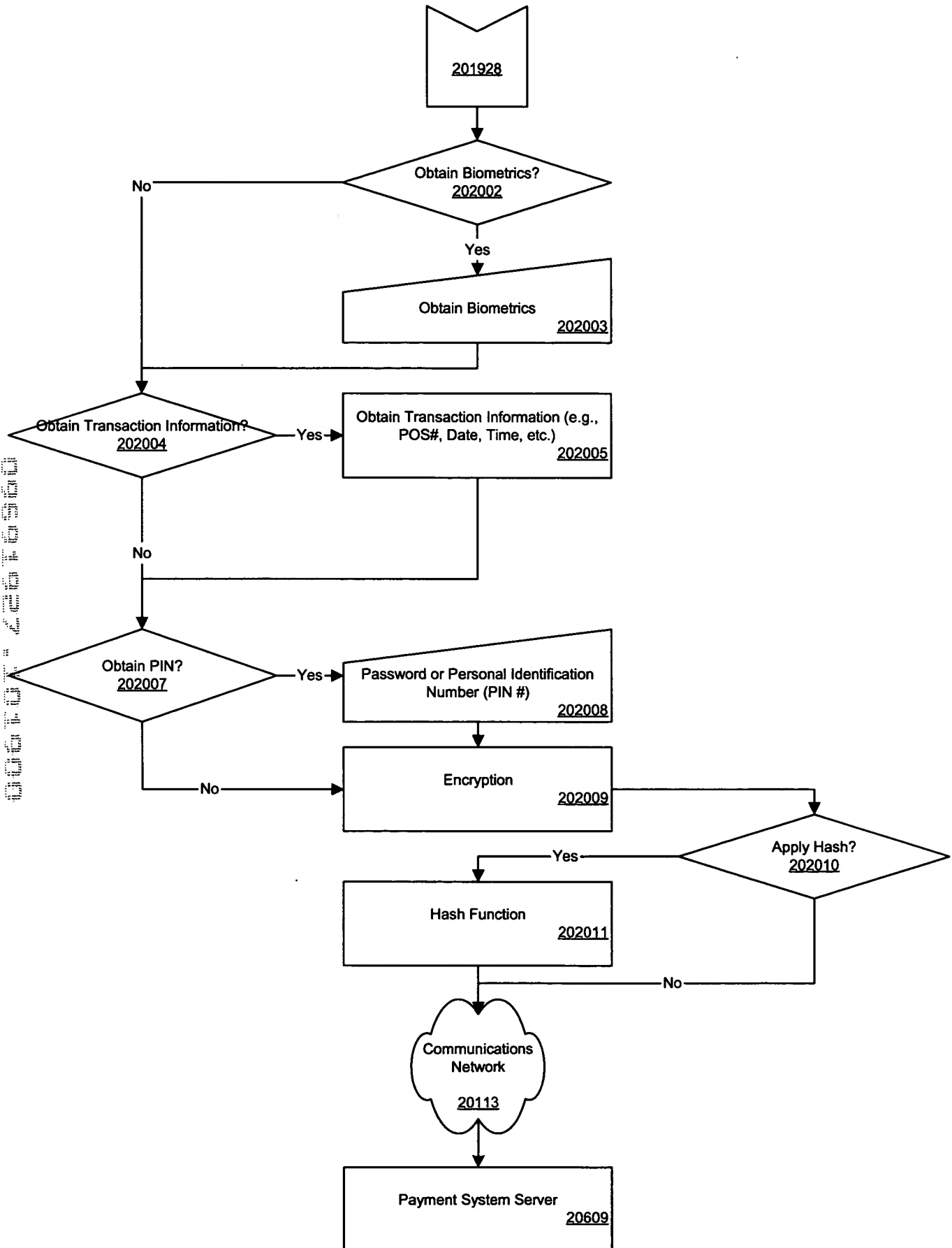
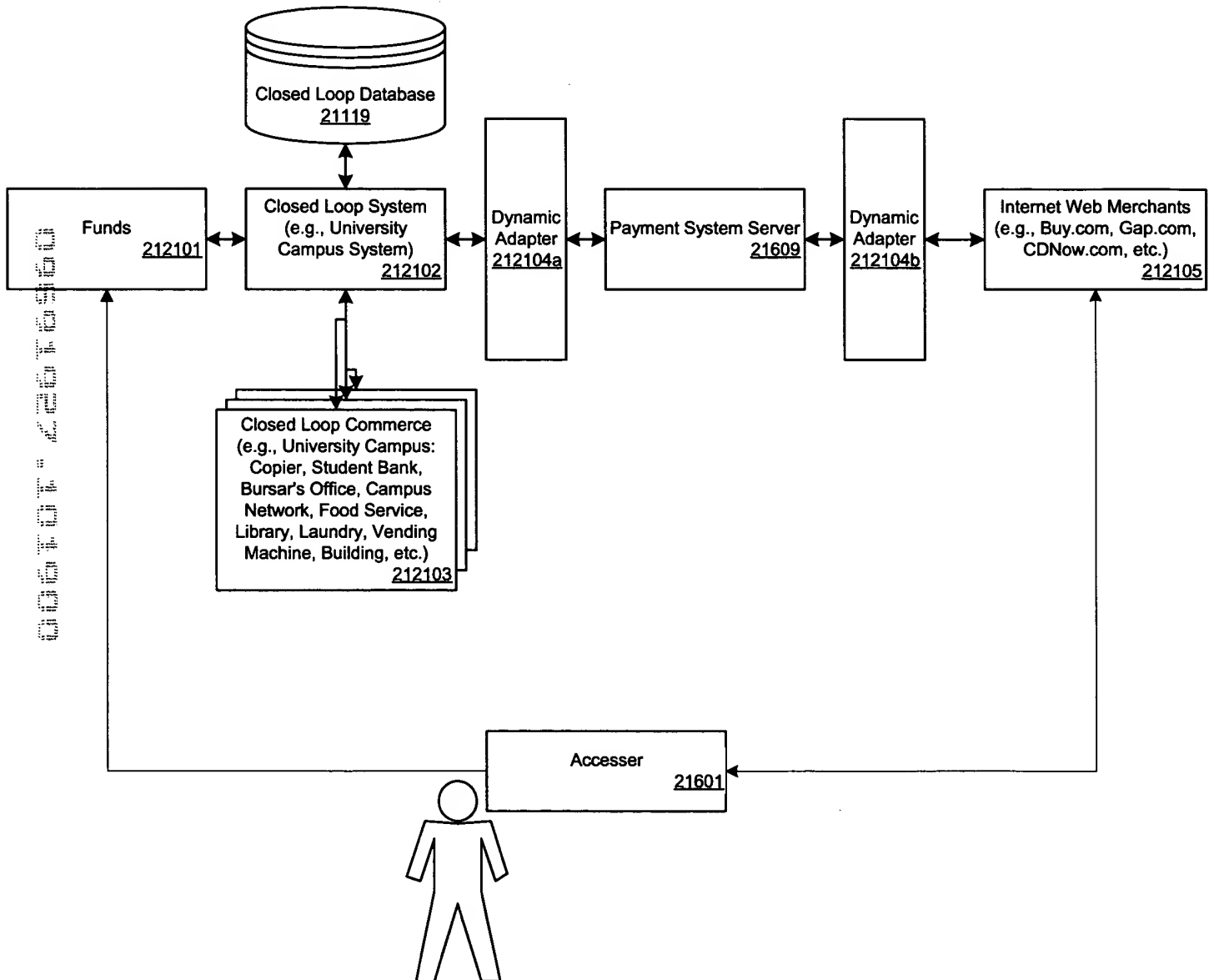


Figure 21



Dynamic Adapter

Figure 22

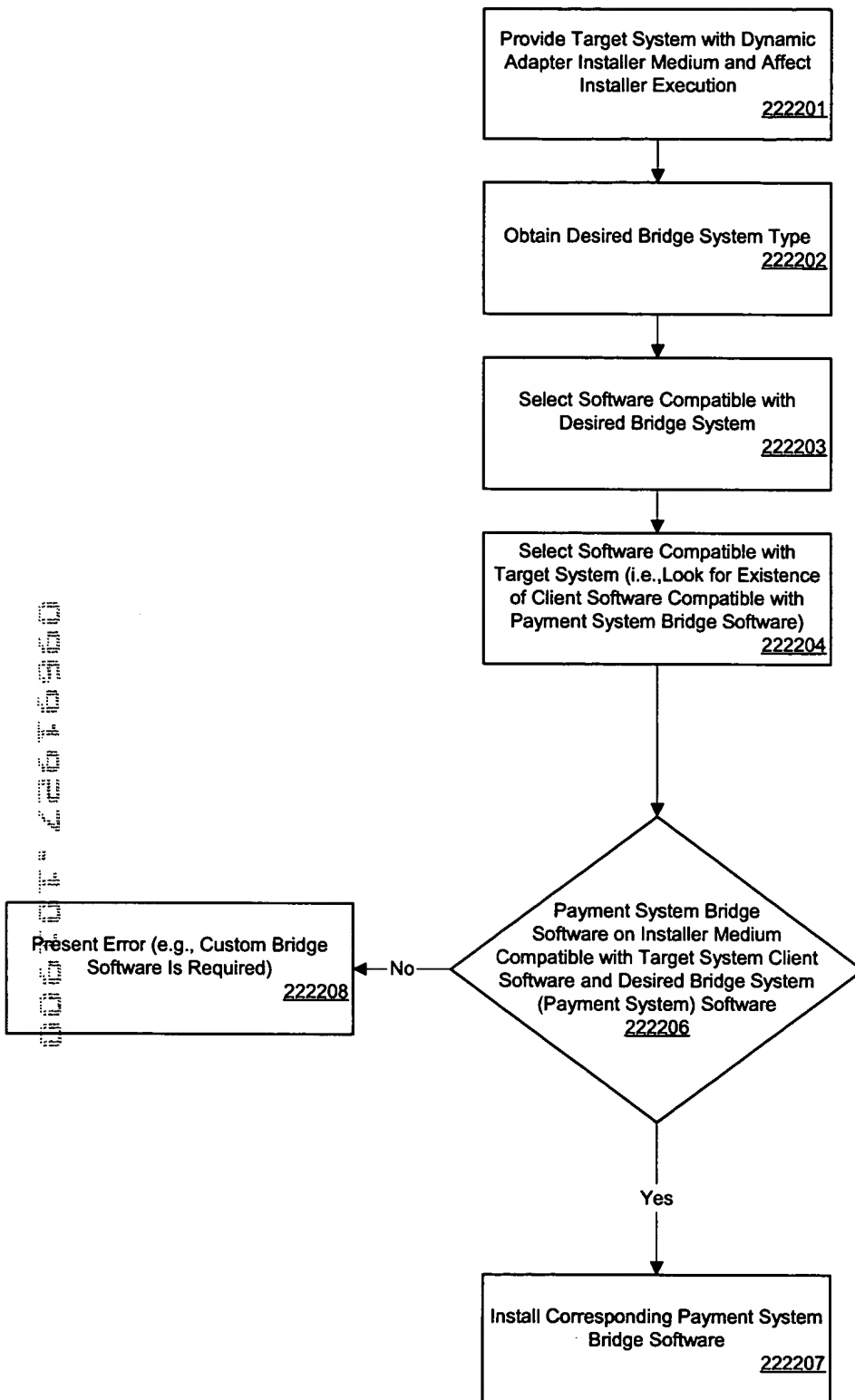


Figure 23

Alternative Embodiment of  
Payment System Interaction(s)

